

## Closing Information

Date Issued  
Closing Date 08/31/2022  
Disbursement Date 08/31/2022  
Settlement Agent Real Estate Settlements & Escrow, LLC  
File # MD-51499-RESE  
Property 1228 Stumpfs Road  
Middle River, MD 21220  
Sale Price \$360,000.00

## Transaction Information

Borrower Timothy A. Loxley, II and Rebecca Definbaugh  
4900 Horse Hill Road  
Baldwin, MD 21013  
Seller Beverly Novotny and Richard Novotny  
106 Willowoak Court  
Warminster, PA 18974  
Lender Meridian Bank

## Summaries of Transactions

### SELLER'S TRANSACTION

M. Due to Seller at Closing \$362,812.64  
01 Sale Price of Property \$360,000.00  
02 Sale Price of Any Personal Property Included in Sale

### Adjustments for Items Paid by Seller in Advance

03 City/Town Taxes  
04 County Taxes 08/15/2022 to 06/30/2023 \$2,812.64  
05 Assessments

N. Due from Seller at Closing \$362,812.64  
06 Excess Deposit  
07 Closing Costs Paid at Closing (J) \$31,831.69  
08 Existing Loan(s) Assumed or Taken Subject to  
09 Payoff of First Mortgage Loan to PHH Mortgage Serv.. \$324,980.95  
10 Payoff of Second Mortgage Loan to SLS Loan Servicing.. \$6,000.00

### Seller Credit

### Adjustments for Items Unpaid by Seller

11 City/Town Taxes  
12 County Taxes  
13 Assessments

### Calculation

Total Due to Seller at Closing (M) \$362,812.64  
Total Due from Seller at Closing (N) -\$362,812.64

Cash to Close ☒ From ☐ To Seller \$0.00

## Contact Information

### Real Estate Broker (B)

Name Keller Williams Legacy Metropolitan  
Address 4015 Foster Avenue Suite 300  
Baltimore, MD 21224  
ST License ID 581601  
Contact Steve Paxton  
Contact ST License ID  
Email stevecpaxton@gmail.com  
Phone (410) 245-6476

### Real Estate Broker (S)

Name EXP Realty, LLC  
Address 137 National Plaza Suite 300  
Oxon Hill, MD 20745  
ST License ID 519739  
Contact Teal Clise  
Contact ST License ID 646248  
Email teal@tealclise.com  
Phone (888) 860-7369

### Settlement Agency

Name Real Estate Settlements & Escrow, LLC  
Address 6 Reservoir Circle  
Suite 203  
Baltimore, MD 21208  
ST License ID 2087421  
Contact Dawn Lesinski  
Contact ST License ID  
Email dawn@resettle.com  
Phone (443) 940-0552

**Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)



LOAN COSTS		Seller Paid	
		At Closing	Before Closing
<b>A. Origination Charges</b>			
01	0% of Loan Amount (Points)		
02			
03			
04			
05			
<b>B. Services Borrower Did Not Shop For</b>			
01			
02			
03			
04			
05			
<b>C. Services Borrower Did Shop For</b>			
01			
02			
03			
04			
05			
06			
07			
08			
09			
10			
11			
12			
<b>OTHER COSTS</b>			
<b>E. Taxes and Other Government Fees</b>			
01	Recording Fees Deed: \$60.00 Mortgage: \$60.00		
02	Recordation Tax (County Deed Taxes) to Baltimore County MD	\$1,800.00	
03	Transfer Tax (County Deed Taxes) to Baltimore County MD	\$5,070.00	
04	Transfer Tax (State Deed Taxes) to Clerk of the Circuit Court	\$900.00	
<b>F. Prepays</b>			
01	Homeowner's Insurance Premium to Travelers		
02	Mortgage Insurance Premium		
03	Prepaid Interest		
04	Property Taxes		
05			
<b>G. Initial Escrow Payment at Closing</b>			
01	Homeowner's insurance		
02	Mortgage insurance		
03	Property taxes		
04			
05			
06			
07			
08			
<b>H. Other</b>			
01	Coordination/Closing Fee to Atlas Loss Mitigation	\$2,000.00	
02	Listing Agent Commission to EXP Realty, LLC	\$12,600.00	
03	Non Tax Lien to Baltimore County, MD	\$211.69	
04	Selling Agent Commission to Keller Williams Legacy Metropolitan	\$9,000.00	
05	Title Review Fee to Real Estate Settlements & Escrow, LLC	\$250.00	
06			
07			
08			
09			
10			
<b>J. TOTAL CLOSING COSTS</b>		<b>\$31,831.69</b>	



Beverly Novotny

Date

Richard Novotny

Date